

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN**

In re:

William Ross Hayes
AKA William Ross Hayes Jr.
Ann Marie Hayes
Debtors

Chapter 13
Case Number 20-00038-JTG
Honorable John T. Gregg

ORDER RESOLVING OBJECTIONS TO CONFIRMATION

NOW COMES Creditor, U.S. Bank Trust National Association as trustee of Lodge Series IV Trust ("Creditor"), by and through its attorneys, Orlans PC, having filed a Objections to Confirmation with respect to the treatment of its claim secured by real property commonly known as 8969 Conservancy Drive NE, Ada, MI 49301; the Debtors, William Ross Hayes and Ann Marie Hayes, by and through their attorneys, Andersen Ellis & Shephard; and the Chapter 13 Trustee, Brett N. Rodgers; the parties having reached a resolution to the Objections to Confirmation; and this Court being advised in the premises:

IT IS HEREBY ORDERED that in the event that Debtors fail to timely make any future Chapter 13 plan payments, Creditor may submit a notice of default, served upon Debtors and Debtors' attorney and permitting 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtors fail to cure the defaults in payments after having been provided notice under the provisions of this Order, then the Creditor may submit an Order Granting Relief from the Automatic Stay to the Bankruptcy Court and the automatic stay may be thereafter lifted without a further hearing or notice.

IT IS FURTHER ORDERED that Debtors shall be limited to two (2) opportunities to cure defaults. Should a third default occur, then the Creditor may submit an Order Granting Relief from the Automatic Stay to the Bankruptcy Court along with an affidavit attesting to a failure to make payments, and the automatic stay may be thereafter lifted without a further hearing or notice.

END OF ORDER

Prepared by:
Elizabeth M. Abood-Carroll, Esq. P46304
Orlans PC
Attorney for U.S. Bank Trust National Association
as trustee of Lodge Series IV Trust
P.O. Box 5041
Troy, MI 48007
(248) 502-1400
Email: eabood-carroll@orlans.com

Signed: April 30, 2020




John T. Gregg
United States Bankruptcy Judge